

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: THOMAS LONG, III	§	Case No. 1:16-bk-01851
NAKITA T LONG	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/29/2016.
- 2) The plan was confirmed on 04/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/23/2018, 04/16/2018, 04/09/2020, 05/04/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/07/2019.
- 5) The case was completed on 04/14/2021.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,835.00.
- 10) Amount of unsecured claims discharged without full payment: \$103,490.46.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 66,594.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 66,594.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,610.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,783.63	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,393.63
Attorney fees paid and disclosed by debtor(s):	\$ 390.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	4,610.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	0.00	5,318.75	5,318.75	5,318.75	0.00
FLAGSHIP CREDIT ACCEPTANCE,	Sec	13,161.00	12,983.46	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	19,000.00	17,032.82	331.04	331.04	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	17,032.82	16,701.78	3,236.94	0.00
COMMONWEALTH OF	Pri	10,275.00	8,491.76	2,818.59	2,818.59	0.00
COMMONWEALTH OF	Sec	100.00	8,491.76	758.43	758.43	0.00
COMMONWEALTH OF	Uns	0.00	8,491.76	4,986.80	966.48	0.00
US DEPARTMENT OF EDUCATION	Uns	251,252.00	102,283.04	0.00	0.00	0.00
ECMC	Uns	40,501.00	73,870.83	0.00	0.00	0.00
UNITED STUDENT AID FUNDS INC	Uns	93,569.00	4,045.20	0.00	0.00	0.00
UNITED STUDENT AID FUNDS INC	Uns	74,960.00	95,056.31	0.00	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	7,100.00	12,635.72	6,781.85	6,781.85	0.00
YORK ADAMS TAX BUREAU	Uns	0.00	12,635.72	5,853.87	0.00	0.00
SANTANDER CONSUMER USA	Sec	16,440.00	16,836.40	677.29	677.29	0.00
SANTANDER CONSUMER USA	Uns	0.00	6,998.68	6,998.68	1,356.40	0.00
PATIENT FIRST	Uns	0.00	116.90	116.90	22.66	0.00
QUANTUM3 GROUP, LLC	Uns	117.00	109.13	109.13	21.15	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NATIONSTAR MORTGAGE	Sec	54,654.88	96,487.86	0.00	0.00	0.00
NATIONSTAR MORTGAGE	Uns	0.00	96,487.86	96,487.86	18,700.10	0.00
SEVENTH AVENUE	Uns	334.00	334.30	334.30	64.79	0.00
U.S.DEPARTMENT OF EDUCATION	Uns	55,232.00	77,324.77	0.00	0.00	0.00
SPRINT	Uns	0.00	1,523.68	1,523.68	295.30	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	438.14	438.14	84.92	0.00
ECMC	Uns	0.00	74,015.43	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	405.12	405.12	78.52	0.00
ECMC	Uns	0.00	56,827.07	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,518.00	1,553.36	1,553.36	301.05	0.00
RESURGENT CAPITAL SERVICES	Uns	1,151.00	1,151.45	1,151.45	223.16	0.00
NATIONSTAR MORTGAGE	Sec	232,238.67	271,051.32	5,004.37	5,004.37	0.00
NATIONSTAR MORTGAGE	Sec	0.00	271,051.32	10,158.58	10,158.58	0.00
CONWAGO TOWNSHIP SEWER	Sec	1,800.00	NA	NA	0.00	0.00
CASHNET USA	Uns	1,700.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	3,971.00	NA	NA	0.00	0.00
BENNETT RUN HOA	Uns	595.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLCTIONS	Uns	122.00	NA	NA	0.00	0.00
BILL ME LATER	Uns	775.76	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	3,137.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT INC	Uns	99.92	NA	NA	0.00	0.00
CHASE	Uns	2,026.00	NA	NA	0.00	0.00
CHESAPEAKE UROLOGY ASSOC	Uns	25.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	6,987.00	NA	NA	0.00	0.00
CMPPTNRS/UN BALTIMORE	Uns	2,000.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,411.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS	Uns	162.00	NA	NA	0.00	0.00
ELASTIC	Uns	378.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	1,305.00	NA	NA	0.00	0.00
FIRST SOURCE ADVANTAGE LLC	Uns	561.37	NA	NA	0.00	0.00
GEMB/SMRTCN	Uns	146.00	NA	NA	0.00	0.00
HSBC BANK	Uns	3,201.00	NA	NA	0.00	0.00
MABT/CONTFIN	Uns	352.00	NA	NA	0.00	0.00
MARINER FINANCE	Uns	755.88	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MEERRICK BANK	Uns	3,902.00	NA	NA	0.00	0.00
METABANK/FINGERHUT	Uns	695.00	NA	NA	0.00	0.00
MY PAY DAY LOAN	Uns	349.05	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	100.00	NA	NA	0.00	0.00
NCO FIN/09	Uns	51.00	NA	NA	0.00	0.00
RECEIVABLE MGMT	Uns	106.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	82,463.00	NA	NA	0.00	0.00
ST OF MD CCU	Uns	259.00	NA	NA	0.00	0.00
THD/CBSD	Uns	1,210.00	730.00	0.00	0.00	0.00
THE JOHNS HOPKINS UNIVERSITY	Uns	20.00	NA	NA	0.00	0.00
THE LDG FIRM	Uns	660.00	NA	NA	0.00	0.00
THINK CASH FBD	Uns	2,888.00	NA	NA	0.00	0.00
TIVO	Uns	16.95	NA	NA	0.00	0.00
TNB TARGET	Uns	475.00	NA	NA	0.00	0.00
UNIVERSITY OF MARYLAND BALT	Uns	135.00	NA	NA	0.00	0.00
VERIZON	Uns	374.00	NA	NA	0.00	0.00
WEBBANK DFS	Uns	2,227.00	NA	NA	0.00	0.00
XEROX GAITHERSBURG	Uns	80.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 5,996.04	\$ 5,996.04	\$ 0.00
All Other Secured	\$ 15,921.38	\$ 15,921.38	\$ 0.00
TOTAL SECURED:	\$ 21,917.42	\$ 21,917.42	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,931.48	\$ 9,931.48	\$ 0.00
TOTAL PRIORITY:	\$ 9,931.48	\$ 9,931.48	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 136,661.07	\$ 25,351.47	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,393.63	
Disbursements to Creditors	\$ 57,200.37	
TOTAL DISBURSEMENTS:		\$ 66,594.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/12/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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